

RURAL DEVELOPMENT IN INDIA: ISSUES AND CHALLENGES

Sunil Vyankatesh Samag

Assistant Professor, Head of the Department, Sociology,
Sant Ramdas College, Ghansawangi, Dist.-Jalna, PIN: 431209 (Maharashtra)

Abstract: As a generic term, "rural development" refers to efforts to improve the standard of living and financial well-being of those who live in rural regions. Our cities and metropolitan areas are beginning to show signs of prosperity as India emerges as a significant power economy. It's a shame that our progress has been uneven. Rural India is unable to keep up with metropolitan India's pace. Rural India is still home to the majority of India's population, at over 69%. There is no reverberation. More than two-thirds of the population has not reaped the rewards of increased economic activity. There is a lack of progress in critical areas, including agriculture, infrastructure, social services, and rural development. Any country's economic growth is mostly dependent on rural development, which helps the economy expand and thrive. People in rural regions rely mostly on agriculture for their income. Industrial products are a direct result of agricultural productivity, wealth, and consumer demand. People who live in rural regions must either work hard to earn a livelihood or go to the cities to find work. Families' socioeconomic situation, location, and opportunity all influence migratory patterns. Landless and marginal property owners with poor-quality land prefer to travel as a family unit. Every rainy season, many indigenous families go for the metropolis to work in construction. As a result of poor healthcare, lack of knowledge, and societal pressures, moral standards are being eroded as a result of migrations like these. Analysis of rural issues and challenges, as well as ways to overcome them, is the primary goal of this paper. The paper also proposes ways to improve the quality of life for rural families, especially those from the most marginalised sections of society, by creating opportunities for self-employment. By conducting development research, using local resources effectively, extending relevant technologies and upgrading skills and competencies with the cooperation of community members, this is being accomplished.

Keywords: Rural Areas, Issues and Challenges, Poverty, Crime and Violence, Rural, Sustainable Development.

Introduction:

People and groups exist because they face difficulties and obstacles. In rural regions, there are various issues and hurdles that prevent people from taking advantage of possibilities for a better life. Poverty, illiteracy, unemployment, homelessness, and criminal activity and violence are the most pressing issues. People are affected by one or more of these issues, all of which have a negative impact on their overall well-being. Poverty is characterised by a lack of resources, which means that people are unable to meet their basic wants and requirements if they lack the money to do so. Apart from poverty, illiteracy is frequent among rural residents for a variety of other reasons [8]. Unemployment is a direct result of a lack of literacy skills, education, and awareness. Natural catastrophes and tragedies, as well as the loss of property, wealth, and shelter, can lead to homelessness among rural residents. Crime and violence are prevalent in the home or in other public venues like schools, markets, or other public gathering places.

Any country's economic growth and sustainability may be attributed to rural development. The ethics of work have a significant influence on the economic potential of rural development, which is at the centre of the economy. Many people believe that fast industrialisation is the source of economic growth. Agriculture, on the other hand, is essential to the growth of the industrial sector [1]. Agriculture contributes to economic growth in two ways: through the creation of goods and services that find a market. The long-term economic development strategy is based on the agricultural industry. Agriculture is a highly unpredictable and constantly changing sector because of its reliance on the monsoon and other natural factors. Despite the fact that individuals in urban areas have grown more sophisticated and reliant on non-vegetarian foods for their livelihood, this area of economic development is critical for feeding the population and the country. Poverty and exploitation plague rural populations in India, reducing the country's agricultural output as a whole [2].

A country's economy would not be complete without its agricultural sector. It's critical to the country's long-term health and development. The goal is to create a country that has the ability to develop, in order to provide the Indian economy with the benefits of growth. If industrial production is high, there will be an increase in demand for industrial products. In the context of the national economy, agricultural output is critical. Industrial items are consumed in rural areas at a rate roughly three times greater than in metropolitan areas. Because rural purchase of durable goods has been on the rise recently, the demographics of rural consumers have been redefined as a result. Clearly, agricultural productivity, income, and the need for industrial goods are all intertwined. Similar to governmental savings and public investments, agricultural performance has an impact on overall demand. Agriculture is a major source of national revenue as well as savings and new capital creation, all of which have an impact on economic growth.

Drought and hunger wreak havoc on the lives of rural Indians, many of whom lack formal education and rely only on agriculture for their livelihoods. Undulation and poverty are difficulties that rural people face [5]. A lack of education and training has left many people unable to find work. If the rural population is well-educated and well-advanced, it is much simpler to do business and to grow. Since the external environment has an effect on economic development's values, economic growth and rural society have a relationship that is often intertwined. If a country's long-term economic, social, and environmental well-being is based on its capacity to maintain a steady pace with society, the government must follow suit.

The objective of the study:

1. To examine the issues and difficulties faced by rural economies in India.
2. Make suggestions as to how these issues could be alleviated.

Some factors related to rural development:

• **Poverty**

India is home to one-third of the world's poor. Rural poverty is a major problem in India. In rural areas, the poorest people are those who are landless or work as casual labourers. Scheduled castes, scheduled tribes, families headed by women, the elderly, and children are among those who must suffer the consequences of poverty. Rural poverty is defined by a lack of funds, land, assets, property, and other resources. Individuals face difficulties sustaining their livelihoods due to a shortage of these resources. Poverty-stricken people tend to work in the farming sector, farming methods, and other occupations like animal husbandry or fisheries, and so on.

Poverty is viewed as a multifaceted issue. There are many forms of social, economic, and political injustice that go hand in hand. These include a lack of assets, money, starvation, social and economic challenges, ignorance, backwardness, prejudice, and inability [7]. These people's living conditions are likewise deplorable. Individuals will not be able to fulfil their livelihoods possibilities in an effective manner if they lack the necessary resources. People from rural regions who need a better life tend to move to cities to pursue better chances. Urban slums and homelessness are also common in urban areas, as they cannot afford to house. As a result, it may be concluded that the conditions of poverty have a significant negative impact on individuals.

• **Illiteracy**

As a general term, "illiteracy" describes the condition in which people lack the skills and knowledge to use printed and written information in a variety of contexts to recognise, interpret, comprehend, create, communicate, and calculate. Those who are unable to read or write in any language were considered illiterate in 1930 by the U.S. Bureau of Census. The term "functional illiteracy" was used by the 1940 census. It is deemed illiterate to have fewer than five years of education. Individuals with such literacy deficits would have a hard time participating in any activity that requires it. Rural residents, particularly those from underprivileged, disadvantaged, and economically backward backgrounds, are disproportionately affected by illiteracy, which is a widespread societal problem. This social problem has a negative impact on the lives of individuals, but it also has a negative impact on the community as a whole [3]. It is not only difficult for rural people to carry out their obligations and responsibilities if they lack basic reading abilities, but they are also uninformed of their rights and obligations. As a result, the people are unable to identify the sources of any difficulties or obstacles they may encounter. They are unable to get a job because of this. As a result of their lack of education, they are also ignorant of the policies, programmes, and initiatives in place to help them improve their situation.

- **Unemployment**

If a someone is unable to find a job that pays the bills, they are considered to be in the condition of unemployment. The term "unemployed" is used to describe those who are unemployed and uninterested in work. Individuals in rural areas face a serious challenge with unemployment [4]. Some of the primary hurdles to greater livelihoods chances that individuals face when they're out of work include a variety of issues and challenges. They are always seeking jobs or ways of making money while unemployed and struggle to make ends meet in rural areas [9]. In order to land a job, individuals need to make sure that they have the necessary skills and talents to carry out their obligations effectively.

When looking for a new job, people need to take into account a variety of things. There are many factors to consider when determining a person's pay and reimbursements, location, working conditions, job duties, and other members of the workplace. These include qualifications, knowledge and competencies as well as organisational goals and objectives. Family and household duties and the availability of equipment and materials in the workplace are also important considerations. People are more likely to take on work responsibilities if they believe that these aspects are beneficial to them personally. In contrast, when any one of these criteria isn't met, job seekers have difficulty finding positions to fill.

- **Homelessness**

Rural India's homeless population is mostly unknown and underreported. As the population of the country grows, so does this widespread occurrence. The absence of any sort of habitation or shelter is a defining characteristic of the situation of homelessness. People who are homeless live in shelters, pavilions, on the streets, or in the houses of friends and family. It's one of the most common roadblocks people face while trying to land a better job or improve their financial situation. When a person is homeless, he or she faces difficulties and obstacles in completing significant tasks that are deemed essential to improve the overall quality of life. Health and well-being; education; work possibilities; dietary and nutrition; cleanliness and sanitary conditions; and so on are all included. Homelessness is less common in rural regions than in metropolitan ones, according to research. In rural areas, the majority of people live in poverty and backwardness, which is why this is the case. They are primarily concerned with relieving poverty and improving the quality of life for the people they serve. They go to metropolitan areas in order to accomplish this goal. They become homeless when they lack the financial means to rent an apartment. Individuals become homeless when they lack a safe, permanent, and suitable place to live. The word "houseless" is frequently used in place of "homeless. Those without any type of shelter are given more attention than those without a permanent place to call home.

- **Crime and Violence**

In rural areas, criminal and violent activities have become more common. There has been a crime or violence perpetrated against every person, regardless of their age or gender or their colour, religion, ethnicity, or socioeconomic status. For the most part, poverty is to blame for the increasing number of people engaging in these behaviours. There are many people living in poverty who lack the resources necessary for a brighter future for themselves. When individuals have difficulties in fulfilling their everyday needs, they become more likely to engage in criminal activity and violence. As a result of their inability to maintain their living conditions in an adequate manner, people often feel a sense of rage and annoyance over it. They engage in illegal and aggressive behaviours both within and outside the house because of these views.

Girls and women in rural areas are more likely to be abused and mistreated than their male counterparts. Preference is still given to boys over girls, and the birth of a female child is still viewed with disdain. Families, particularly those from the most disadvantaged, poor, and socioeconomically backward parts of society, believe that girls are liabilities and that they will demand and not return on investment. As a result, they are discouraged from obtaining an education, are trained from an early age in the implementation of home chores, and are married at an early time. On the other side, male youngsters receive greater attention in terms of school, health, food and nutrition, involvement in extracurricular activities, making significant decisions, and so on. In this way, girls and women are subjected to abuse and discrimination. In contrast to men, they are not afforded the same rights and opportunities. In certain circumstances, they are expected to carry out their daily duties and are not allowed to participate in any activities or chores.

The Rural Economic Environment of India: Issues

The rural economy's most fundamental challenges are connected to the economics and the non-economic environment. As a result of national and international factors, the economy is subject to change. The socio-cultural, environmental, physical, and political environments make up the noneconomic environment. The Indian corporate market is directly influenced by the economic aspects of the rural area. The firm must comprehend the demands of the regional environment and adapt to rural markets in order to increase its worth to society. It is difficult to understand the rural economic climate without understanding rural values, ethics, and culture. Government values can be transferred to rural areas in a number of ways:

- As a complicated and evolving strategy, rural environment
- It relies on the contentment and loyalty of rural residents.
- Changing the mindset of the rural population. Emphasizing continual contribution to the community.
- Maintain a steady stream of technical advancements.
- Purification and modernisation of the highest technological level.
- Implementation of the policies that are friendly to the general public.
- Incorporation of rural expansion and improvement.

Challenges of the Rural Environment:

In today's competitive industry, the company has enormous hurdles in acquiring the greatest share of the market in an overcrowded market. Threats like this push the company to develop and deploy better services and solutions for its consumers.

- Competition has grown more global in nature.
- The pace of change has sped up to an unmanageable level.
- The media has had an influence on the rural population.
- There has been a rise in the rural economy.
- Businesses are reshaping themselves as a result of the internet.
- It is becoming easier for big companies to access new rural areas through market penetration techniques since industry barriers are falling.

The Viewpoints of the Rural Financial Development:

The government of India must promote economic growth in rural areas by creating jobs and business possibilities for the local population. High competition in the global market means that the government is under pressure to deliver high-quality services. As a result, the value chain that determines the economies of scale may be designed by service providers on the government's side. The following are the primary goals of rural economic development:

- In order to improve the rural economy's production and efficiency, the economic growth of the rural sector has to pay attention to the specific requirements of farmers, who will produce better goods if given care.
- Because we live in a society that is a network of human emotions and sentiments, social concerns matter in every area of growth. They must be respected, their social and cultural values are vital, and government development strategies must embrace rural society's ideals.
- It is only possible for a society or an economy to be successful if it is tailored to the specific demands of a certain segment of society. Every policy that affects economic growth and sustainability must have a distinct profit-oriented strategy.
- The government's national goal is to enhance the country's GDP so that the country's national revenue may be increased through rural and urban development.
- Government policy must focus on global challenges because of the technological advancements that are taking place throughout the world.

International influences can no longer be disregarded in today's globalised economy.

The proposed strategy to develop the rural economy:

The aim of financial development is to create a business environment with a high level of potential in rural areas. There are many ways in which human progress may be improved by the development of the world around us. Agricultural development is the only way to link rural people to their land's resources. In order for an economy to thrive, it must have a clean and pleasant working environment, as well as a positive view on work ethics.

Profits & Growth: The government must devise policies that make it easy for individuals to understand the benefits and growth of small-scale industrial development alternatives.

Availability of revenues and resources: Economic growth may be facilitated by linking company demands and resources to human, material, and monetary processes.

Financial resources: It is imperative that the government's policy generates money and investment to support the organization's growth. Money is the lifeblood of progress, pumping it to the rest of the world in order to create a brighter future.

When it comes to improving rural areas, government should play an important role. Cross-functional sectors must be integrated into economic growth in order to achieve sustainable development in rural regions. As a result of better and upgraded policies, the overall productivity of the rural economic situation may be improved by integrating all of its variables. Because they link individuals and businesses, market forces have an effect on the entire economic system. The government needs to recognise the needs of people and offer them with job possibilities through project-based growth. People's abilities and self-determination will be enhanced if the government makes educational investments.

Role of NGOs and SHGs:

Volunteer social care have been part of our society's culture and religion since the dawn of humanity. Economic growth would be accelerated if noneconomic elements like education, health, and food security were improved in order to raise human capacity. An NGO's position is both supportive and supportive of the state. In rural areas, the establishment of non-governmental organisations (NGOs) is more important because of the deterioration of living circumstances. All social issues cannot be solved by a state-NGO collaboration alone; thus, it must be coordinated with the state, local self-governments and corporations, as well as academics and civil society organisations.

In order to improve local self-government, non-governmental organisations (NGOs) can play an important role in facilitating and coordinating with state agencies, as well as acting as catalysts to efficiently execute different state programmes. Supplementing government efforts to help the poor and needy in rural regions may be an important function for non-profit organisations. Inform rural people about government development programmes and schemes, educate them about the consequences of feticide and gender imbalance, mobilise community resources, help rural youths gain self-employment skills, promote the formation of self-help groups and microfinance, protect women and children's rights, and eliminate child labour [6].

Self-Help Groups (SHGs) are groups of people that work together to address their individual and shared needs, with the major focus on self-reliance. The advantages of SHGs are defined as the interaction rather than competition. Economic savings are possible due to the economies of scale, as well as the availability of more affordable options for a variety of financial services, as well as the opportunity to learn from one another in a democratic and participatory environment. SHGs are formed when a group of people, particularly the rural poor, have a shared interest, need, or concern. To make SHGs work more effectively, they need a common binding force. If SHGs and Panchayati Raj Institutions could operate together, their efficacy would skyrocket. To make this work, SHGs must be integrated with democratically elected panchayats that have real authority. The SHGs and the PRIs must work together in coordination and build a framework of support for each other's work urgently.

Conclusion:

Because of the current economic climate's shifting dynamics, the government has come to know that it must direct its resources in that direction. All aspects of rural society are seamlessly integrated into the economic business growth method. People, process, and technology are all intertwined as economic development takes use of the internet's transformative effects. In today's extremely competitive market, the government attempts to obtain the most development feasible. In order for economic development to succeed, the government must plan and implement its operations in accordance with the changing environment. The government can use the formation, development, maintenance, and optimization of long-term mutually beneficial interactions between business and socioeconomic environmental factors to aid rural economic growth.

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